

**Information to identify the case:**

Debtor 1	<b>Nikia L Comfort</b>		Social Security number or ITIN xxx-xx-2092	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	EIN	-----		
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>11-31855-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nikia L Comfort

4/11/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Nikia L Comfort  
DebtorCase No. 11-31855-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 33

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

db +Nikia L Comfort, 1956 Tinsman Avenue, Pennsauken, NJ 08110-2859  
 512199206 +AES/Suntrust, PO Box 2461, Harrisburg, PA 17105-2461  
 512199208 +Camden County Division Of Community, Development, Court House, 19th Floor, 520 Market St, Camden, NJ 08102-1300  
 512199210 +Citifinancial, Po Box 499, Hanover, MD 21076-0499  
 512199211 Citifinancial Retail Services, Po Box 22060, Tempe, AZ 85285-2060  
 512199212 Citifinancial Services, Inc., Route 130 & Browning Road, Brooklawn, NJ 08030  
 512199213 Collectech Systems, Inc., PO Box 4157, Woodland Hills, CA 91365  
 512199215 DIRECTV, Inc., P.O. Box 830032, Baltimore, MD 21283  
 512199214 Direct Loans, U.S. Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260  
 512199216 Emergency Phy Assoc of S. Jersey, NCO-Medclr, PO Box 8547, Philadelphia, PA 19101  
 512199217 +Fin Recovery, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
 512199219 +Howard W. Smith, Esq., 1670 Whitehorse-Hamilton Square Road, Trenton, NJ 08690-3541  
 512199220 +Jefferson Capital Systems, LLC, C/O Neuheisel Law Firm, PC, 64 East Broadway Road, Ste. 245, Tempe, AZ 85282-1383  
 512199222 +Literary Guild Book, C/O RJM ACQ, LLC, 575 Underhill Blvd, Ste. 2, Syosset, NY 11791-3426  
 512199224 +Pennsauken Tax Office, 5605 N. Crescent Blvd., Pennsauken, NJ 08110-1834  
 512199225 +Powers Kirn, LLC, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128  
 512199226 Sprint PCS, P.O. Box 660075, Dallas, TX 75266-0075  
 515700450 +US BANK NA, POWERS KIM, LLC, PO BOX 848, MOORESTOWN, NJ 08057-0848  
 512260566 +US Depart of Housing and Urban Dev., Attn: Jessica Anglin, 2488 E 81st St., Suite 700, Tulsa, OK 74137-4267  
 512451203 US Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609  
 512199227 +Underwood - Memorial Hospital, Billing Office, 509 North Broad Street, Woodbury, NJ 08096-1617  
 512199228 University Physicians Cooper, Department Of Emergency Medicine, PO Box 6039, Bellmawr, NJ 08099-6039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 11 2017 22:48:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 11 2017 22:48:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 512199207 +E-mail/Text: bankruptcy@cavps.com Apr 11 2017 22:48:41 Calvary Portfolio Services, 7 Skyline Drive, 3rd Floor, Hawthorne, NY 10532-2162  
 512199209 EDI: CAPITALONE.COM Apr 11 2017 22:33:00 Capital One, PO Box 70884, Charlotte, NC 28272-0884  
 512199218 +EDI: RMSC.COM Apr 11 2017 22:33:00 GEMB/Old Navy, PO Box 981400, El Paso, TX 79998-1400  
 512334338 EDI: JEFFERSONCAP.COM Apr 11 2017 22:34:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 512199221 +E-mail/Text: bkrnotice@prgmail.com Apr 11 2017 22:48:21 John Barry & Associates, PO Box 126, Concord, NC 28026-0126  
 512199223 +E-mail/Text: bankruptcyleftdepartment@tsico.com Apr 11 2017 22:49:08 NCO Fin/99, 507 Prudential Road, Horsham, PA 19044-2308  
 512420435 EDI: PRA.COM Apr 11 2017 22:33:00 Portfolio Recovery Associates, LLC, c/o Capital One, PO Box 41067, Norfolk VA 23541  
 516012887 EDI: USBANKARS.COM Apr 11 2017 22:33:00 U.S. Bank National Association, c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street, Owensboro, Kentucky 42301  
 512199229 +EDI: USBANKARS.COM Apr 11 2017 22:33:00 US Bank Home Mortgage, 4801 Ferderica Street, Owensboro, KY 42301-7441

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512942515 U.S. Department of HUD c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75032  
 TOTALS: 1, \* 0, ## 0Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 33

Date Rcvd: Apr 11, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Mark W. Ford on behalf of Debtor Nikia L Comfort markfordlaw@juno.com,  
dsorbello@MarkFordLaw.comcastbiz.net  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
William M. E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for  
U.S. Bank N.A. ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for U.S.  
Bank N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank Home Mortgage, servicing agent for  
U.S. Bank N.A. ecf@powerskirn.com

TOTAL: 9